

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

	)	
In the Matter of	)	
	)	
TODD R. KRAMER,	)	
individually and as an	)	
institution-affiliated party	)	ORDER TO PAY
of	)	
	)	FDIC-06-034k
LINCOLN SAVINGS BANK	)	
CEDAR FALLS, IOWA	)	
	)	
(INSURED STATE NONMEMBER BANK)	)	
	)	

TODD R. KRAMER ("Respondent") has been advised of his right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT AND CONCLUSIONS OF LAW ("NOTICE") issued by the Federal Deposit Insurance Corporation ("FDIC") stating the unsafe or unsound banking practices and breaches of fiduciary duty for which an ORDER TO PAY CIVIL MONEY PENALTY ("ORDER TO PAY") may be issued. Respondent has been further advised of his right to a hearing on the charges under section 8(i)(2) of the Federal Deposit Insurance Act("Act"), 12 U.S.C. § 1818(i)(2), and the FDIC Rules of Practice and Procedure, 12 C.F.R. Part 308.

Having waived those rights, the Respondent executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any unsafe or unsound banking practices and breaches of fiduciary duty for which civil money penalties may be assessed, consented to the issuance of an ORDER TO PAY by the FDIC and agreed to pay a civil

money penalty in the amount of \$10,000 to the Treasury of the United States ("Treasury").

After taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of Respondent, the gravity of the violations by Respondent, the history of previous violations by Respondent, and such other matters as justice requires, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that Respondent is assessed and shall pay a civil money penalty in the amount of \$10,000 to the Treasury within 10 days of the effective date hereof.

IT IS FURTHER ORDERED that Respondent is prohibited from seeking or accepting indemnification from any insured depository institution: (i) for the civil money penalty assessed and paid in this matter; or (ii) for any expenses, including attorneys' fees and disbursements, incurred by Respondent in connection with this matter.

This ORDER shall be effective immediately upon its issuance.  
Pursuant to delegated authority.

Dated at Washington, D.C., this 23rd day of June, 2006.

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Lisa K. Roy  
Associate Director  
Division of Supervision and  
Consumer Protection